



Order Filed on November 9,
2017 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c)	
Seymour Wasserstrum LAW OFFICES OF SEYMOUR WASSERSTRUM 205 W. Landis Ave. Vineland, NJ 08360 Phone: (856) 696-8300 Fax: (856) 696-6962 Attorney for Debtor(s)	
In Re:	Marilyn Cobb

Case No **17-19163**

Chapter: 13

Adv. No.: N/A

Hearing Date: 11/14/2017 @ 10:00 a.m.

Judge: JNP

ORDER TO APPROVE LOAN MODIFICATION WITH SETERUS

The relief set forth on the following pages, numbered three (3) is hereby ORDERED.

DATED: November 9, 2017

A handwritten signature in black ink, appearing to read "JNP", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Marilyn Cobb

Case No: 17-19163-JNP

Caption of Order: Order to Approve Loan Modification of Debtors with Bank of America, N.A.

Upon consideration of Marilyn Cobb application for an order to approve a loan modification with Seterus and good cause appearing therefore, it is hereby

ORDERED that the Debtors are permitted to proceed with a loan modification Bank of America

IT IS FURTHER ORDERED Communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

IT IS FURTHER ORDERED that in the event a loan modification is completed and pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to reflect the amount already paid by the Chapter 13 Trustee within thirty (30) days of the completion of the loan modification; and

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

IT IS FURTHER ORDERED that in the event the modification is not consummated; the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was

held by the Trustee pending the completion of the modification shall then be paid to secured creditor; and

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Debtors: Marilyn Cobb

Case No: 17-19163-JNP

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IT IS FURTHER ORDERED that in the event the Proof of Claim is withdrawn or amends the arrearage portion the claim to zero (0), the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

IT IS FURTHER ORDERED that Debtors shall file an Amended Schedule J and Modified Plan within fourteen (14) days of this Order.

IT IS FURTHER ORDERED that Debtors shall provide the Trustee with an executed copy of the Loan Agreement upon completion.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Marilyn Cobb
Debtor

Case No. 17-19163-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db +Marilyn Cobb, 6832 Brown St., Port Norris, NJ 08349-3206

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Marilyn Cobb mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5